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Form 1449 (Modified) **Information Disclosure Statement By Applicant** (Use Several Sheets if Necessary)	Atty. Docket No. WELL0027 Serial No.: 10/072,729 Applicant: MAGRUDER et al. Filing Date: 02-07-2002 Group: ~~3672~~ 3692 Confirmation No. 1976

U.S. Patent Documents

Examiner Initial	No.	Patent No.	Issue Date (MM-DD-YY)	Patentee	Class	Sub-class	Filing Date

Foreign Patent or Published Foreign Patent Application

Examiner Initial	No.	Document No.	Publication Date (MM-DD-YY)	Patentee or Applicant	Class	Sub-class	Translation Yes	Translation No

U. S. Published Application

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Other Documents

Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication
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jm	B	CANNER et al., Recent Developments in Home Equity Lending, Federal Reserve Bulletin; April 1998.
jm	C	COLE et al., The Effects of Changes in Ownership Structure on Performance: Evidence from the Thrift Industry, Federal Reserve System, Washington, DC., 1996.
jm	D	CUMMINS et al., Corporate Hedging in the Insurance Industry: The Use of Financial Derivatives by US Insurers, Sept. 19, 1996, The Wharton School, University of Pennsylvania, Philadelphia, PA.
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jm	H	ROLL, Richard, Benefits for Homeowners From Mortgage Portfolios Retained by Fannie Mae and Freddie Mac, 2003, Journal of Financial Services 23:1 29-42, Kluwer Academic Publishers, The Netherlands.
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Examiner: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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